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ABSTRACT

This study used data on the distribution of college students by income background to analyze college choice, particularly examining how family income and college choice correlations have changed over time. The study, using data from the national American Freshmen Survey, compared results from 1993 and computed their constant dollar equivalents in two previous years, 1989 and 1980. Data were analyzed to examine the distribution of students in a particular income group across institutional types and to examine the income distribution of students attending a particular type of institution. Results showed that, while the share of middle income students in all of higher education declined, in 1980 21.5 percent of middle income students were enrolled at private, four-year colleges and universities and in 1993, 21.2 percent were in those institutions. Low income students were increasingly represented at public two-year colleges, while representations of middle and upper income students in these colleges declined. Also the number of middle income students at public two-year institutions has declined and the number at public four-year institutions has increased. Private four-year colleges have been enrolling a declining share of upper income students, and public colleges' share of wealthier students has increased. Thus private colleges have a steady proportion of middle income students but a decline in upper income students. (JB)

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College Choice and Family Income: Changes Over Time in the Higher Education Destinations of Students From Different Income Backgrounds

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Introduction

While a great deal of attention has been paid by higher education researchers to the question of "access" -- **whether** students from various economic backgrounds attend college, less attention has been paid to the question of "choice" -- **where** do these students go. This paper uses data on the distribution of college students by income background in an attempt to address the often elusive issue of choice in higher education.[1]

Much of the popular discussion regarding where students go involves middle income students. It is often suspected that students from middle income backgrounds have been most affected by the considerable real increases in tuition at private colleges and universities. Students from lower income backgrounds qualify for need-based financial aid, lessening the chance that these students experience an affordability problem. Students from upper income backgrounds receive a different but analogous form of financial aid -- parental contributions that do not require major proportions of available annual incomes. But, the story goes, when tuitions rise faster than other economic indicators, students from middle-income backgrounds are forced to switch to

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[1]Our earlier look at the choice question, done jointly with Larry H. Litten and Michael P. O'Malley, can be found in Michael S. McPherson and Morton Owen Schapiro, Keeping College Affordable: Government and Educational Opportunity (The Brookings Institution, 1991), Chapter V, "Incomes, Prices, and College Choice."

less costly educational alternatives.[2]

We turn now to an empirical examination of changes over time in the higher education destination for students of different economic backgrounds. This allows us to consider not only the "middle income melt" topic described above, but also to examine the broader question of who goes where and how that compares with a decade ago.

Description of Data Set and Income Categories

This study relies on data from an annual survey of college freshmen, The American Freshman Survey. These data are self-reported by students, thereby undoubtedly introducing measurement error. Nevertheless, we use these data for several reasons.[3] First, they are the only consistently reported annual data on the college choices of students from different income backgrounds. Second, there is no reason to expect the biases in student reporting of income to vary systematically over time. Hence, while the data may be inaccurate in a particular year, their

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[2]For years, the view that middle-income students -- too rich for financial aid but too poor to afford private school tuitions -- are increasingly showing up at public institutions has been stated as truth in the national media. See, for example, Robert Kuttner, "The Squeeze on Young Families," Washington Post, September 8, 1989, p. A23.

[3]We, and others, have used these data before. See, for example, Michael S. McPherson and Morton Owen Schapiro, "Does Student Aid Affect College Enrollment? New Evidence on a Persistent Controversy," The American Economic Review, March 1991, pp. 309-318.

variation over time should be more reliable. Therefore, while we discuss the distribution of students by income at a given time, we concentrate more on changes over time in that distribution.

Our first step is to disaggregate income distribution data into reasonable groupings that can be traced over time. The most recent available survey data are from the Fall of 1993, during which time students were asked to report parents' income for 1992. We have created six basic income brackets from those data (lower, lower-middle, middle, upper-middle, upper, and richest) and computed their constant dollar equivalents in two previous survey years, 1989 and 1980. We also create three useful summary categories -- low income, the sum of lower income and lower-middle income; mid income, the sum of middle and upper-middle income; and high income, the sum of upper income and the richest category. The 1993 income bands closely approximate constant-dollar equivalents for those used in 1989 and 1980, but are not exact adjustments because we are constrained by the response categories printed on the questionnaires.[4] The constant-dollar income groupings from the questionnaires follow (in thousands of dollars):[5]

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[4]The selection of the years 1989 and 1980 was made with the aim of having the income brackets correspond as closely as possible with the inflation adjusted boundaries.

[5]The precise inflation adjusted categories in 1989 would break down as follows (in thousands of dollars): <16.9, 16.9-25.3, 25.3-50.6, 50.6-84.3, 84.3-168.7, and >168.7. For 1980 the categories would be: <10.3, 10.3-15.5, 15.5-31.0, 31.0-51.7, 51.7-103.5, and >103.5. This reflects inflation between 1979 (the 1980 survey asked students to report parent's income in 1979) and 1992 of 93.3% and inflation between 1988 (the 1989

Income Group	1980	1989	1993
Lower	<10	<15	<20
Lower-middle	10-15	15-25	20-30
[Low Income	<15	<25	<30]
Middle	15-30	25-50	30-60
Upper-middle	30-50	50-75	60-100
[Mid Income	15-50	25-75	30-100]
Upper	50-100	75-150	100-200
Richest	>100	>150	>200
[High Income	>50	>75	>100]

Hence, our low income summary measure corresponds to income below $30,000 in 1993, below $25,000 in 1989, and below $15,000 in 1980; the mid income category corresponds to income between $30,000 and $100,000 in 1993, between $25,000 and $75,000 in 1989, and between $15,000 and $50,000 in 1980; and the high income category corresponds to income above $100,000 in 1993, above $75,000 in 1989, and above $50,000 in 1980.

Note that in these summary measures we have placed upper-middle income ($60,000-$100,000 in 1993) with mid income rather than with high income. This is at variance with national income

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survey asked students to report parent's income in 1988) and 1992 of 18.6%.

distribution data. Median family income, even when families are restricted to those with college-age children, is below the starting point of our upper-middle income bracket. However, many families in the upper-middle income bracket are eligible for need-based financial aid at private colleges and universities, depending on gross tuition charges, the number of children in school, and other factors. Thus, students from families in this income range are often thought of as "low-need" by financial aid officers at private institutions. On the other hand, students in our high income summary category are typically "no-need".

There are two different ways to present our data. The first examines the distribution of students in a particular income group across institutional types. This allows us to ask the question, for example: What percentage of all middle income students who attend colleges or universities matriculate at private universities? The examination of changes in that percentage would help us address the issue of middle income "melt" which was referred to above.

The other way to look at the data is to examine the income distribution of students attending a particular type of institution. For example, of all the students attending public universities, what proportion are from the richest income group? How has this changed over time?

These two ways of presenting the data will often lead to the same conclusion. If, for example, a large number of middle income students were leaving private institutions for public

institutions, the percentage of middle income students attending private schools would fall, and it is likely that the proportion of middle income students among all students attending private schools would also be falling over time. However, that need not be the case. If the enrollment rates for middle income students were rising relative to that of other income groups, the percentage of middle income students attending private schools could fall while the percentage of all students attending private schools who are in the middle income range could rise. In the next section, the data are organized both ways.

Student Income Background and School Choice

Table 1 presents data on the distribution of students from different income backgrounds across institutional types. The income brackets here are our summary measures, low income, mid income, and high income. Complete income breakdowns are presented in Appendix Table 1-A. The institutional types are private universities, private four-year colleges, private two-year colleges, public universities, public four-year colleges, and public two-year colleges. Figures for all private institutions and all public institutions are also provided.

In 1993, 24.2% of students attended private institutions. That figure represents a considerable drop from 26.5% only four years earlier, although the 1989 value was slightly above the 26.0% figure in 1980. Thus, while our data do not indicate a

long-term downward trend in the percentage of students at private colleges and universities, the recent trend is clearly negative. With total first-time, full-time freshman enrollment in 1993 of around 1.6 million, a decline of 2.3 percentage points between 1989 and 1993 represents about 37,000 fewer students enrolled in private institutions relative to what would have occurred had the private share remained at the 1989 level.[6] Looking within the private sector, the share of all students attending private universities has held rather steady over time, starting at 5.2%, rising to 5.7%, and ending in 1993 above the 1980 value at 5.5%. The share at private four-year colleges fell a bit over time, from 16.8% to 16.3%, but the most significant change was in the share attending two-year colleges, going from 4.0% down to 2.4%.

The gain in share in the public sector was also not across the board. The percentage of students attending public universities began the period at 18.1%, rose to 18.9%, but ended the period in 1993 back at the 1980 level. The share at public two-year colleges actually fell, with the increase from 1989 to 1993 (32.1% to 34.0%) not large enough to offset the decline from 1980 to 1989 (35.8% to 32.1%). The only type of public institutions to gain in share were the public four-year colleges, with their share rising from 20.2% to 22.6% to 23.8%. That increase represents about 57,000 more students than would have been enrolled in that sector had the enrollment distribution

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[6]The actual number of freshmen enrolled at private schools in 1993 was about 380,000.

remained as it was in 1980.[7]

Turning now to the income breakdowns, it is clear that the percentage of students attending private schools varies considerably with income. Only 18.3% of low income students attended private colleges and universities, a figure that rises to 23.4% for mid income students, and to 42.5% for high income students. Only 2.6% of all low income students enrolled in higher education are at private universities, with 13.2% at private four-year colleges. On the other hand, 16.0% of all high income students enrolled in higher education are at private universities and 23.6% are at private four-year colleges. Mid income students had intermediate enrollment percentages of 4.8% and 16.4%. Thus, the probability of a student attending a four-year private college or university depends critically on his or her parent's income.

The chances that a student will attend a public university also depend positively on parent's income, although increased income lowers the chances that a student will attend a public four-year college -- 12.1% of low income students attend public universities compared with 25.9% of high income students, 22.3% of low income students attend public four-year colleges compared with 17.8% of high income students. Perhaps the most striking finding is that 41.9% of high income students attend a university (private or public), compared with only 14.7% of low income

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[7]Actual freshman enrollment at public four-year colleges in 1993 was about 370,000.

students. Where do low income students disproportionately enroll? A whopping 47.2% of low income students are at public two-year colleges, almost three and a half times the percentage of high income students (13.8%). How have these proportions changed over time?

Comparing 1993 to 1980, the percentage of high income students who attend either private or public universities rose from 39.3% to 41.9%, with the increase shared by public universities (which went from 24.9% to 25.9%) and private universities (which went from 14.4% to 16.0%). Thus, while it is true that high income students are less likely to attend private institutions in 1993 than in 1980 (42.5% versus 43.7%), the proportion of high income students attending private universities actually **increased** over the period. Instead, it was private four-year colleges that have suffered the loss of high income students in recent years -- the proportion of high income students who enrolled at these schools fell from 26.7% to 23.6%.[8] That fact undoubtedly accounts for the intense financial pressure that private four-year colleges have appeared to be under over the past decade, as no-need students have become

[8]As can be seen in Appendix Table 1-A, a similar pattern is found when we isolate the experience of students from our richest income group (income over $200,000 in 1993, income over $100,000 in 1980). The proportion of these students who enrolled at private universities rose from 19.8% in 1980 to 22.7% in 1993, while the proportion who enrolled at private four-year colleges fell from 31.7% to 28.3%. Note also the increased attractiveness of public universities to highly affluent students -- that share rose from 19.6% to 23.2%. Thus, the share of all students in the richest income group who enrolled at either a private or public university increased from 39.4% in 1980 to 45.9% in 1993.

increasingly rare.[9]

Interestingly, high income students have found **public** four-year colleges increasingly attractive, with the proportion attending these schools rising from 14.7% to 17.8%. Mid income students have similarly increased there share going to public four-year colleges, from 20.2% to 25.7%, although, unlike their more affluent counterparts, they slightly decreased their share attending public universities (from 20.0% to 19.7%). The share of mid income students attending either private universities or private four-year colleges was quite stable over the period. The share of low income students attending private universities, public universities, or public four-year colleges was also quite stable, although the share of low income students attending private four-year colleges fell from 14.3% to 13.2%.

There were considerable changes over time in the attractiveness of public two-year colleges to students from different income backgrounds. It was noted earlier that 47.2% of low income students attended community colleges compared to only 13.8% of high income students. Those figures represent significant changes from 1980 when 44.2% of low income students and 16.7% of high income students attended public two-year

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[9]The situation faced by private four-year colleges (as well as other institutional types) is discussed in detail in Michael S. McPherson and Morton Owen Schapiro, "Expenditures and Revenues in American Higher Education," September 1994. An examination of how different types of institutions have used merit aid in response to enrollment pressures is contained in Michael S. McPherson and Morton Owen Schapiro, "Merit Aid: Students, Institutions, and Society," Consortium for Policy Research in Education, August 1994.

colleges. The decreased attractiveness of community colleges for high income students is reproduced in the actions of mid income students, with the percentage of mid income students attending these schools falling from 34.8% in 1980 to 31.2% in 1993. Thus, the flight of students from affluent backgrounds away from public two-year colleges from 1980 to 1993 was in marked contrast to the experience of students from low income backgrounds.

We turn now to data which examine the income distribution of students attending particular types of institutions. Table 2 uses our summary income measures while complete income breakdowns are presented in Appendix Table 2-A.

It is immediately obvious that the income distribution of students attending private universities is very different from the income distribution of students at other institutional types. In 1993, 34.1% of students at private universities were from high income backgrounds, and only 14.3% were from low income backgrounds. While students attending private four-year colleges and public universities are also relatively affluent -- with 16.9% of students at private four-year colleges and 16.6% of students at public universities in the high income category -- the representation of high income students is only about half that at private universities while the representation of low income students is higher. The two institutional types with by far the least affluent students are public four-year colleges and public two-year colleges, where only 8.7% and 4.7% of their students are from high income backgrounds, while 28.1% and 41.6%

of their students are from low income backgrounds.

Comparing 1993 and 1980, we can see considerable changes in income distributions over time. In 1980, only 25.9% of students attending private universities were from high income backgrounds, with the comparable figures for private four-year colleges and public universities being 14.7% and 12.7%. Interestingly, the addition of affluent students at private universities and four-year colleges from 1980 to 1993 was not at the expense of low income students, for whom the share remained basically unchanged over time. Instead, there were declines in the mid income group at each of these three institutional types, with the largest being the drop from 60.0% to 51.7% at private universities.

How is it possible to reconcile our finding that middle income students comprise a much smaller share of all students enrolled at private universities with our earlier discovery that the percentage of all middle income students who enroll at private universities barely changed over time? This clearly implies that middle income students are a declining share of all students attending any institution of higher education. As can be seen in Table 2, in 1980 62.4% of all students were from the mid income group versus only 58.4% in 1993. Whether this decline represents changes in national income distributions (fewer families in the middle class and more either rich or poor as a result of the Reagan-Bush years) or differential changes in enrollment rates (middle income students increasing their college enrollment rates less than students from richer or poorer

families), the fact is that there have been striking changes over time in the income backgrounds of students at different types of institutions. Middle income students have been replaced by high income students in significant numbers at private universities and, to a lesser extent, at private four-year colleges. This appears to be the "middle income melt" phenomenon addressed so often in the press. However, there is a big difference. Middle income students are not "melting" away from private schools to public schools -- they are as likely to attend private schools as before.[10] There are simply fewer middle income students to spread around.

Finally, the increase in the share of students attending public two-year colleges who are from low income backgrounds -- from 35.1% in 1980 to 41.6% in 1993 -- is consistent with our earlier conclusion that there has been a considerable change in the attractiveness of community colleges to students of different income backgrounds. Despite the fact that the share of high income students at these schools has not declined over time, that share is very small and the share of middle income students has decreased by a sizable amount, leaving the student body much less affluent than in 1980.

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[10]Notice also that high income students have replaced middle income students at public universities as well as at private universities and private four-year colleges.

Conclusion

These findings raise doubts about some common impressions concerning "middle income melt". In one sense, there has been such a melt: the share of middle income students (defined as the group with real family incomes of $30,000 to $100,000 in 1992 dollars) in all of higher education has declined. But what most people seem to mean by middle income melt is something different from this: a redistribution of middle income students among categories of institutions, and especially from private to public institutions. Our data do not find middle income melt in this sense over the 1980-1993 period. In 1980, 21.5 percent of middle income students were enrolled at private four-year colleges and universities; in 1993, 21.2 percent were in those institutions.

The most striking movement among middle income students has in fact been within the public sector, with a sharp decline in the share of middle income students at public two-year institutions, offset by growth in the share of middle income students at public four-year institutions. Indeed, one of our most interesting findings is the increasing representation of low income students at public two-year colleges, and the declining representation of middle and upper income students there. It is of course important to remember that the relatively young, first-time full-time freshmen represented in our survey are not the predominant clientele at community colleges. Nonetheless, these data do seem worrisome. They suggest that the combined

effects of tuition increases and limitations on federal student aid may be impairing the ability of low income students to gain access to institutions other than community colleges.

A particularly illuminating discovery concerns changes in the representation of upper income students at private four-year colleges. Private four-year colleges have been enrolling a declining share of upper income students, even as public and private universities as well as public four-year colleges have attracted increasing shares of upper income students. On the other hand, the proportion of middle income students who attend private four-year colleges has been basically stable from 1980 to 1993. Although leaders at these schools have been vocal in talking about middle income melt, it appears that what they have experienced is in fact upper income melt. It seems likely that this loss of full-pay students is a significant part of the explanation for the growing interest of these schools in reviewing their student aid policies and entering into merit aid competition.

These results raise the interesting question of why there hasn't been middle income melt in the sense of movement of middle income students from more to less expensive institutions. Our data do not speak directly to the causes of the patterns we observe. But we would suggest two factors that may be at work. First, many middle income students get substantial tuition discounts at private institutions. Increases in discounting may have buffered the effects of a growing tuition gap. Second, many

public colleges and universities have experienced serious budgetary problems, raising doubts about future quality, imposing obstacles to students getting the classes they need to graduate on time, and so on. These factors may have tended to push students, including middle income students, toward private institutions, working to offset middle income melt.

But what about the finding that high income students have been leaving private four-year colleges for private and public universities? Again, we can conjecture about possible explanations. Perhaps the phenomenon of "brand-name" identification that became such an important part of American consumerism in the 1980s also took hold in higher education, with students leaving small, usually regional colleges for larger and better known universities. This explanation may also help account for the decreased attractiveness of community colleges among middle and upper income students.

While it is hard not to speculate about causes of the observed changes over time in the higher education destinations of our nation's students, the purpose of this paper is to document those changes. Our hope is that further research will help us understand those factors that have contributed to the patterns we have observed.

Table 1: Distribution of Freshman Enrollment By Income Background Across Institutional Types (Using Summary Income Measures)

1993	Low Income (<$30)	Mid Income ($30 - $100)	High Income (>$100)	All Income Groups
Private				
University	2.6%	4.8%	16.0%	5.5%
4-Year Colleges	13.2%	16.4%	23.6%	16.3%
2-Year Colleges	2.5%	2.2%	2.9%	2.4%
[All Private	18.3%	23.4%	42.5%	24.2%]
Public				
University	12.1%	19.7%	25.9%	18.1%
4-Year Colleges	22.3%	25.7%	17.8%	23.8%
2-Year Colleges	47.2%	31.2%	13.8%	34.0%
[All Public	81.6%	76.6%	57.5%	75.9%]
	100.0%	100.0%	100.0%	100.0%

1989	Low Income (<$25)	Mid Income ($25 - $75)	High Income (>$75)	All Income Groups
Private				
University	2.8%	4.6%	13.7%	5.7%
4-Year Colleges	15.0%	15.7%	23.8%	16.9%
2-Year Colleges	4.2%	3.5%	4.8%	3.9%
[All Private	22.0%	23.8%	42.3%	26.5%]
Public				
University	13.9%	19.0%	25.4%	18.9%
4-Year Colleges	22.4%	24.0%	17.6%	22.6%
2-Year Colleges	41.6%	33.2%	14.7%	32.1%
[All Public	77.9%	76.2%	57.7%	73.6%]
	100.0%	100.0%	100.0%	100.0%

1980	Low Income (<$15)	Mid Income ($15 - $50)	High Income (>$50)	All Income Groups
Private				
University	2.6%	5.0%	14.4%	5.2%
4-Year Colleges	14.3%	16.5%	26.7%	16.8%
2-Year Colleges	5.3%	3.6%	2.6%	4.0%
[All Private	22.2%	25.1%	43.7%	26.0%]
Public				
University	11.6%	20.0%	24.9%	18.1%
4-Year Colleges	22.1%	20.2%	14.7%	20.2%
2-Year Colleges	44.2%	34.8%	16.7%	35.8%
[All Public	77.9%	75.0%	56.3%	74.1%]
	100.0%	100.0%	100.0%	100.0%

Table 2: Distribution of Freshman Enrollment By Different Institutional Types Across Income Backgrounds (Using Summary Income Measures)

1993	Low Income (<$30)	Mid Income ($30 - $100)	High Income (>$100)	
Private				
University	14.3%	51.7%	34.1%	100.0%
4-Year Colleges	24.3%	58.9%	16.9%	100.0%
2-Year Colleges	32.3%	53.4%	14.3%	100.0%
Public				
University	20.0%	63.4%	16.6%	100.0%
4-Year Colleges	28.1%	63.2%	8.7%	100.0%
2-Year Colleges	41.6%	53.7%	4.7%	100.0%
All Institutional Types	29.9%	58.4%	11.6%	100.0%

1989	Low Income (<$25)	Mid Income ($25 - $75)	High Income (>$75)	
Private				
University	11.4%	49.4%	39.2%	100.0%
4-Year Colleges	20.6%	56.4%	23.1%	100.0%
2-Year Colleges	25.3%	54.5%	20.2%	100.0%
Public				
University	17.0%	61.0%	21.9%	100.0%
4-Year Colleges	22.9%	64.4%	12.7%	100.0%
2-Year Colleges	29.9%	62.6%	7.5%	100.0%
All Institutional Types	23.1%	60.6%	16.3%	100.0%

1980	Low Income (<$15)	Mid Income ($15 - $50)	High Income (>$50)	
Private				
University	14.1%	60.0%	25.9%	100.0%
4-Year Colleges	24.1%	61.2%	14.7%	100.0%
2-Year Colleges	38.1%	55.9%	6.0%	100.0%
Public				
University	18.2%	69.1%	12.7%	100.0%
4-Year Colleges	30.9%	62.4%	6.7%	100.0%
2-Year Colleges	35.1%	60.6%	4.3%	100.0%
All Institutional Types	28.4%	62.4%	9.2%	100.0%

Table 1-A: Distribution of Freshman Enrollment By Income Background Across Institutional Types (Using All Income Measures)

1993							
		<20k	20k-30k	30k-60k	60k-100k	100k-200k	200k+
Private	University	2.3%	3.0%	3.8%	6.6%	13.6%	22.7%
	4-year	12.6%	14.1%	15.7%	17.8%	22.0%	28.3%
	2-year	2.6%	2.5%	2.2%	2.1%	2.7%	3.4%
Publi	University	11.0%	13.7%	17.3%	24.0%	26.9%	23.2%
	4-year	20.6%	24.6%	25.5%	26.1%	19.7%	12.4%
	2-year	51.0%	42.2%	35.5%	23.5%	15.1%	10.0%
1989							
		<15k	15k-25k	25k-50k	50k-75k	75k-150k	150k+
		(<16.9)	(16.9k-25.	(25.3k-50.	(50.6k-84.	84.3k-168.	(168.7k+)
Private	University	2.5%	3.0%	3.8%	6.1%	11.6%	19.4%
	4-year	14.8%	15.3%	15.0%	16.8%	21.4%	30.4%
	2-year	4.4%	4.1%	3.5%	3.4%	4.3%	6.2%
Publi	University	12.8%	14.9%	17.1%	22.2%	26.2%	23.1%
	4-year	22.7%	22.2%	23.6%	24.8%	20.1%	10.8%
	2-year	42.7%	40.6%	36.9%	26.7%	16.4%	10.2%
1980							
		<10k	10k-15k	15k-30k	30k-50k	50k-100k	100k+
		(<10.3)	(10.3-15.5	(15.5-31.0	(31.0-51.7	(51.7-103.	(103.5+)
Private	University	2.2%	2.9%	3.9%	6.8%	12.8%	19.8%
	4-year	13.4%	15.1%	15.8%	17.7%	25.2%	31.7%
	2-year	5.6%	5.0%	3.7%	3.3%	2.6%	2.5%
Publi	University	10.1%	13.2%	17.4%	24.6%	26.6%	19.6%
	4-year	22.8%	21.3%	20.3%	20.1%	15.6%	11.9%
	2-year	45.9%	42.4%	38.9%	27.6%	17.3%	14.5%

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Table 2-A: Distribution of Freshman Enrollment By Different Institutional Types Across Income Backgrounds (Using All Income Measures)

1993							
		<20k	20k-30k	30k-60k	60k-100k	100k-200k	200k+
Private	University	7.4%	6.9%	26.1%	25.6%	21.4%	12.7%
	4-year	13.2%	11.0%	35.8%	23.0%	11.6%	5.3%
	2-year	18.7%	13.5%	34.9%	18.5%	9.9%	4.4%
Publi	University	10.4%	9.6%	35.5%	27.9%	12.7%	3.9%
	4-year	14.9%	13.2%	40.1%	23.2%	7.1%	1.6%
	2-year	25.8%	15.8%	39.0%	14.6%	3.8%	0.9%
	All	17.2%	12.7%	37.3%	21.1%	8.6%	3.1%
1989							
		<15k	15k-25k	25k-50k	50k-75k	75k-150k	150k+
		(<16.9)	(16.9k-25.	(25.3k-50.	(50.6k-84.	84.3k-168.	(168.7k+)
Private	University	4.8%	6.6%	25.4%	23.9%	24.2%	15.0%
	4-year	9.4%	11.2%	34.0%	22.3%	15.1%	8.0%
	2-year	12.3%	13.0%	34.8%	19.6%	13.1%	7.1%
Publi	University	7.3%	9.7%	34.6%	26.5%	16.5%	5.4%
	4-year	10.8%	12.1%	39.8%	24.6%	10.6%	2.1%
	2-year	14.3%	15.6%	43.9%	18.7%	6.1%	1.4%
	All	10.7%	12.3%	38.1%	22.4%	11.9%	4.4%
1980							
		<10k	10k-15k	15k-30k	30k-50k	50k-100k	100k+
		(<10.3)	(10.3-15.5	(15.5-31.0	(31.0-51.7	(51.7-103.	(103.5+)
Private	University	6.3%	7.8%	30.2%	29.9%	17.4%	8.5%
	4-year	11.6%	12.5%	37.4%	23.8%	10.5%	4.2%
	2-year	20.5%	17.6%	37.5%	18.5%	4.6%	1.4%
Publi	University	8.1%	10.1%	38.3%	30.7%	10.3%	2.4%
	4-year	16.4%	14.6%	40.0%	22.4%	5.4%	1.3%
	2-year	18.7%	16.4%	43.3%	17.4%	3.4%	0.9%
	All	14.6%	13.8%	39.8%	22.6%	7.0%	2.2%